

(Official Form 1) (12/03) West Group, Rochester, NY

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

**Michael R. Starszak and
Maritza Starszak****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael R. Starszak

Signature of Debtor

X /s/ Maritza Starszak

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Richard S. Bass

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No**Signature of Attorney****X /s/ Richard S. Bass**

Signature of Attorney for Debtor(s)

Richard S. Bass 6189009

Printed Name of Attorney for Debtor(s)

Law Office of Richard S. Bass

Firm Name

2021 Midwest Road

Address

Oak Brook IL 60521**630-953-8655**

Telephone Number

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1590 Hills Ave Des Plaines IL (Debtor Residence)	Debtor residence Jt. Tenancy	J	\$ 250,000.00	\$ 242,000.00
TOTAL \$			250,000.00	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re **Michael R. Starszak and Maritza Starszak**

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Misc used household goods and furnishings</i> <i>Location: In debtor's possession</i>	J	\$ 2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Misc used personal items</i> <i>Location: In debtor's possession</i>	J	\$ 500.00
6. Wearing apparel.		<i>Misc used personal clothing</i> <i>Location: In debtor's possession</i>	J	\$ 600.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

In re Michael R. Starszak and Maritza Starszak

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		1993 Mazda 626 Location: In debtor's possession	J	\$ 1,500.00
		1999 Dodge Ram Location: In debtor's possession	J	\$ 7,000.00
		2003 Hyundai Sonata Location: In debtor's possession	J	\$ 10,000.00
24. Boats, motors, and accessories.		1978 Thompson boat w/trailer Location: In debtor's possession	J	\$ 1,500.00
25. Aircraft and accessories.	X			

In re Michael R. Starszak and Maritza Starszak

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total ➡				\$ 23,150.00

In re Michael R. Starszak and Maritza Starszak / DebtorCase No. _____
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
1590 Hills Ave Des Plaines IL	735 ILCS 5/12-901	\$ 15,000.00	\$ 250,000.00
Cash	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Misc used household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Misc used personal items	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 600.00	\$ 600.00
1993 Mazda 626	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 1,500.00 \$ 0.00	\$ 1,500.00
1999 Dodge Ram	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 900.00 \$ 1,950.00	\$ 7,000.00
1978 Thompson boat w/trailer	735 ILCS 5/12-1001(b)	\$ 0.00	\$ 1,500.00

FORM B6D (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 0000 Creditor # : 1 American General Finance Attn Bankruptcy Dept 969 Elmhurst Road Des Plaines IL 60016	J	2004 Non-purchase Money Security 1999 Dodge Ram (To Be Paid INSIDE The Plan) Value: \$ 7,000.00				\$ 4,000.00	\$ 0.00
Account No: 6904 Creditor # : 2 Capital One Auto Finance Attn Bankruptcy Dept PO Box 93016 Long Beach CA 90809-3016	J	2003 Purchase Money Security 2003 Hyundai Sonata (To Be Paid INSIDE The Plan) Acct: 1956904 Value: \$ 10,000.00				\$ 12,000.00	\$ 2,000.00
Account No: 8520 Creditor # : 3 Homecomings Financial Attn Bankruptcy Dept PO Box 890036 Dallas TX 75389	J	Notice to other location 1590 Hills Ave Des Plaines IL (Notice to other location of creditor) Value: \$ 250,000.00				\$ 0.00	\$ 0.00
Account No: 8520 Creditor # : 4 Homecomings Financial Attn Bankruptcy Dept 2711 N. Haskell Ave #900 Dallas TX 75204	J	2003-04 Mortgage Arrears 1590 Hills Ave Des Plaines IL (Arrears Paid INSIDE The Plan) Acct: 0435588520 (Foreclosure Value: \$ 250,000.00				\$ 7,000.00	\$ 0.00

1 continuation sheets attached

Subtotal \$ (Total of this page)	23,000.00
Total \$ (Use only on last page. Report total also on Summary of Schedules)	

FORM B6D (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 8520 Creditor # : 5 Homecomings Financial Attn Bankruptcy Dept 2711 N. Haskell Ave #900 Dallas TX 75204	J	1997 Mortgage 1590 Hills Ave Des Plaines IL (Current Payment OUTSIDE The Plan) Value: \$ 250,000.00				\$ 235,000.00	\$ 0.00
Account No: Creditor # : 6 Kropik, Papuga & Shaw Acct: Morgan Chase-HomeComings 120 S. LaSalle St Chicago IL 60603-000	J	2004 Notice to attorney 1590 Hills Ave Des Plaines IL Foreclosure Case: U.S. District Court 04 C 8156 Value: \$ 250,000.00				\$ 0.00	\$ 0.00
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors

Holding Secured Claims

Subtotal \$ 235,000.00

(Total of this page)

Total \$ 258,000.00

(Use only on last page. Report total also on Summary of Schedules)

In re Michael R. Starszak and Maritza Starszak / Debtor Case No. _____
(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 7519 Creditor # : 1 Account Receivable Management Acct: Household Bank PO Box 129 Thorofare NJ 08086-0129	H	2004 Notice to Collector				\$ 0.00
Account No: 4597 Creditor # : 2 Account Solution Group Acct: Capital One PO Box 628 Buffalo NY 14240-0628	H	2004 Notice Only				\$ 0.00
Account No: 9788 Creditor # : 3 Advanced Radiology Cons P515 Busse Hwy #150 Park Ridge IL 60068-3143	H	2003 Medical Bills				\$ 40.00
Account No: 9042 Creditor # : 4 Advocate Lutheran General Hosp Attn Patient Accts PO Box 73208 Chicago IL 60673-7208	W	2004 Medical Bills				\$ 373.00
<div>8 continuation sheets attached</div> <div>Subtotal \$</div> <div>(Total of this page)</div> <div>Total \$</div> <div>(Report total also on Summary of Schedules)</div>						413.00

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 8099 Creditor # : 5 Advocate Lutheran General Hosp Attn Patient Accts PO Box 73208 Chicago IL 60673-7208	H	2004 Medical Bills				\$ 50.00
Account No: 94 2 Creditor # : 6 Advocate Lutheran General Hosp Attn Patient Accts PO Box 73208 Chicago IL 60673-7208	H	2004 Medical Bills				\$ 238.00
Account No: 9508 Creditor # : 7 Advocate Medical Group Attn Patient Accts PO Box 92523 Chicago IL 60675-2523	H	2004 Medical Bills				\$ 181.00
Account No: 2706 Creditor # : 8 Advocate Medical Group Attn Patient Accts PO Box 92523 Chicago IL 60675-2523	W	2004 Medical Bills				\$ 189.00
Account No: 0759 Creditor # : 9 Advocate Medical Group Attn Patient Accts PO Box 92523 Chicago IL 60675-2523	W	2004 Medical Bills				\$ 50.00
Account No: 1500 Creditor # : 10 Advocate Medical Services Attn Patient Accts PO Box 92523 Chicago IL 60675-2523	W	2004 Medical Bills				\$ 25.00

Sheet No. 1 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	733.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 3A14 Creditor # : 11 American Medical Collection Acct: Quest Diagnostic 2269 S. Saw Mill River Rd #3 Elmsford NY 10523	W	2004 Coi				\$ 716.00
Account No: 0920 Creditor # : 12 Bank One NA Attn Bankruptcy Dept PO Box 260180 Baton Rouge LA 70825-0180	H	2004 Overdraft Account				\$ 1,493.00
Account No: 902 Creditor # : 13 Beneficial Financial Attn Bankruptcy Dept PO Box 17574 Baltimore MD 21297-1574	W	2003 Credit Account				\$ 6,516.00
Account No: 7423 Creditor # : 14 Biehl & Biehl Collection Acct: Chicago Tribune PO Box 66415 Chicago IL 60666-0415	W	2004 Notice to Collector				\$ 0.00
Account No: 3837 Creditor # : 15 Blatt Hasenmiller Leibsker et Acct: JC Penney Mongram Bank 125 S. Wacker Dr #400 Chicago IL 60606-4440	J	2004 Collection Cook County Suit 04 M1 184335				\$ 585.00
Account No: 9622 Creditor # : 16 Capital One PO Box 60000 Seatte WA 98190-6000	H	2000-04 Credit Card Purchases				\$ 500.00

Sheet No. 2 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	9,810.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 9957 Creditor # : 17 CCB Credit Service Acct Household Bank PO Box 272 Springfield IL 62705-0272	W	2004 Coi				\$ 1,052.00
Account No: 7519 Creditor # : 18 CCB Credit Service Acct: Household Bank PO Box 272 Springfield IL 62705-0272	H	2004 Collection				\$ 1,031.00
Account No: 5639 Creditor # : 19 Certified Services Collection Acct: North Shore Gastro PO Box 177 Waukegan IL 60085	H	2004 Coi				\$ 15.00
Account No: 2882 Creditor # : 20 Chicago Dept of Revenue Attn: Revenue Recovery Unit PO Box A3542 Chicago IL 60690-3542	J	2004 Unsecured				\$ 99.00
Account No: 1632 Creditor # : 21 Chicago Tribune Attn Collection Dept PO Box 6490 Chicago IL 60680-6490	W	2004 Subscription-Memebership				\$ 20.00
Account No: 0781 Creditor # : 22 Credit Management Acct: Walgreens PO Box 1408 Racine WI 53401	W	2004 Coi				\$ 121.00

Sheet No. 3 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	2,338.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 9890 Creditor # : 23 Entertainment Weekly 3000 University Center Dr Tampa FL 33612-5408	H	2004 Subscription-Memebership				\$ 35.00
Account No: 1452 Creditor # : 24 First Premier Bank Attn Bankruptcy Dept PO Box 5147 Sioux Falls SD 57117-5147	H	2000-04 Credit Card Purchases				\$ 500.00
Account No: 0961 Creditor # : 25 First Premier Bank Attn Bankruptcy Dept PO Box 5147 Sioux Falls SD 57117-5147	H	2000-04 Credit Card Purchases				\$ 500.00
Account No: 1452 Creditor # : 26 GC Services Collections Acct: First Premier Bank 6330 Gulfton Houston TX 77081	H	2004 Coi				\$ 462.00
Account No: 6104 Creditor # : 27 GC Services Collections Acct: SBC Illinois 6330 Gulfton Houston TX 77081	H	2004 Notice to Collector				\$ 0.00
Account No: 9957 Creditor # : 28 Household Bank Attn Bankruptcy Dept PO Box 17051 Baltimore MD 21297-1051	W	2000-04 Credit Card Purchases				\$ 1,000.00

Sheet No. 4 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	2,497.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 7418 Creditor # : 29 Illinois Collection Svc Acct: Advocate Medical Grp PO Box 646 Oak Lawn IL 60454-0646	W	2004 Medical Bills				\$ 202.00
Account No: 3915 Creditor # : 30 Illinois Collection Svc Acct: Advocate Medical Grp PO Box 646 Oak Lawn IL 60454-0646	W	2004 Collection				\$ 50.00
Account No: 9223 Creditor # : 31 Malcolm Gerald & Associates Acct: Advocate Medical Grp 332 S. Michigan Ave #514 Chicago IL 60604	W	2004 Collection				\$ 35.00
Account No: 4962 Creditor # : 32 McCormick Nedved & Assoc Acct: Cross Country Bank 217 N. Jefferson St #500 Chicago IL 60661	W	2004 Coi Creditor Acct: 422709749245181				\$ 978.00
Account No: 4146 Creditor # : 33 Medical Business Bureau Acct: Park Ridge Anesthesiolog PO Box 1219 Park Ridge IL 60068-7219	W	2004 Collection				\$ 125.00
Account No: 8722 Creditor # : 34 Midwest Diagnostic Pathology 75 Remittance Dr #3070 Chicago IL 60675-3070	H	2004 Medical Bills				\$ 83.00

Sheet No. 5 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	1,473.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 8089	W	2004 Notice to Collector Creditor Acct: 42270974945181				\$ 0.00
Creditor # : 35 NCO Collections Acct: Cross Country Bank PO Box 41467 Philadelphia PA 19101-0000						
Account No:	W	2004 Notice Only Creditor Acct: 412174127796281				\$ 0.00
Creditor # : 36 NCO Collections Acct: Capital One 32275 32nd Avenue South Federal Way WA 98001-9616						
Account No: 5409	W	2004 Medical Bills				\$ 29.00
Creditor # : 37 Northwest Metro Urology Assoc 7900 N. Milwaukee Ave. #17 Niles IL 60714-00						
Account No: 8722	H	2004 Coi				\$ 83.00
Creditor # : 38 OSI Collections Acct: Midwest Diagnostic Path PO Box 959 Brookfield WI 53008						
Account No: 5228	H	2004 Collection				\$ 50.00
Creditor # : 39 Pellettieri & Associates Acct: Advocate Lutheran Genl 991 Oak Creek Dr Lombard IL 60148						
Account No: 9344	W	2004 Collection				\$ 373.00
Creditor # : 40 Pellettieri & Associates Acct: Advocate Lutheran Genl 991 Oak Creek Dr Lombard IL 60148						

Sheet No. 6 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	535.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 2821 Creditor # : 41 Pellettieri & Associates Acct: Advocate Lutheran Genl 991 Oak Creek Dr Lombard IL 60148	H	2004 Collection				\$ 238.00
Account No: 1553 Creditor # : 42 Quest Diagnostic Attn Collection Dept PO Box 64500 Baltimore MD 21264-4500	W	2004 Medical Bills				\$ 216.00
Account No: 8845 Creditor # : 43 Quest Diagnostic Attn Collection Dept PO Box 64500 Baltimore MD 21264-4500	W	2004 Medical Bills				\$ 99.00
Account No: 5698 Creditor # : 44 Quest Diagnostic Attn Collection Dept PO Box 64500 Baltimore MD 21264-4500	W	2004 Medical Bills				\$ 61.00
Account No: 6104 Creditor # : 45 SBC-Ameritech Attn: Law Dept #27-A 225 W. Randolph St Chicago IL 60606	H	2003 Phone Service				\$ 252.00
Account No: 7760 Creditor # : 46 Suburban Ear Nose & Throat 8780 Golf Rd #200 Niles IL 60714-5611	W	2003 Medical Bills				\$ 95.00

Sheet No. 7 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	961.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Michael R. Starszak and Maritza Starszak / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 1645 Creditor # : 47 Target Corporation Attn Collection Dept PO Box 038994 Tuscaloosa AL 35403-8994	W	2004 NSF Check				\$ 41.00
Account No: 5241 Creditor # : 48 Transworld Systems Collection Acct: Tru GreenChemilawn 25 Northwest Pt. Blvd #750 Elk Grove Villag IL 60007	H	2004 Coi				\$ 25.00
Account No: 5241 Creditor # : 49 TruGreen Chem Law Attn: Collection Dept PO Box 848 Wheeling IL 60090	J	2003 Unsecured				\$ 25.00
Account No: 0961 Creditor # : 50 Van Ru Credit Corp Acct: Premier Bankcard PO Box 46249 Lincolnwood IL 60646-0249	H	2004 Coi				\$ 499.00
Account No: Creditor # : 51 Victoria Dental LTD 790 Lee St Des Plaines IL 60016	W	2004 Medical Bills				\$ 278.00
Account No: 3150 Creditor # : 52 W.J.M. Dental PO Box 3000 Salem OR 97302	W	2004 Medical Bills				\$ 511.00

Sheet No. 8 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	1,379.00
Total \$ (Report total also on Summary of Schedules)	20,139.00

In re Michael R. Starszak and Maritza Starszak / DebtorCase No. _____
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Michael R. Starszak and Maritza Starszak / DebtorCase No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Michael R. Starszak and Maritza Starszak

/ Debtor

Case No. _____

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE																																																																													
	RELATIONSHIP son daughter son daughter	AGE 19 yrs 10 yrs 16 yrs 2 yrs																																																																												
EMPLOYMENT: DEBTOR	SPOUSE																																																																													
Occupation Sales Manager	Staff																																																																													
Name of Employer Loren Buick Auto	Advocate Medical Group																																																																													
How Long Employed 4 months	3 months																																																																													
Address of Employer 1620 Waukegan Rd Glenview IL 60006-9948	1775 Ballard Park Ridge IL 60077																																																																													
Income: (Estimate of average monthly income) Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly) Estimated Monthly Overtime SUBTOTAL LESS PAYROLL DEDUCTIONS a. Payroll Taxes and Social Security b. Insurance c. Union Dues d. Other (Specify): SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY Regular income from operation of business or profession or farm (attach detailed statement) Income from Real Property Interest and dividends Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. Social Security or other government assistance Specify: Pension or retirement income Other monthly income Specify: Bonus-Commission (Average) TOTAL MONTHLY INCOME TOTAL COMBINED MONTHLY INCOME \$ <u>4,537.33</u> (Report also on Summary of Schedules)	<table border="1"> <thead> <tr> <th colspan="2">DEBTOR</th> </tr> </thead> <tbody> <tr><td>\$</td><td>2,816.67</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>2,816.67</td></tr> <tr><td>\$</td><td>576.33</td></tr> <tr><td>\$</td><td>819.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>1,395.33</td></tr> <tr><td>\$</td><td>1,421.33</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>1,400.00</td></tr> <tr><td>\$</td><td>2,821.33</td></tr> </tbody> </table>	DEBTOR		\$	2,816.67	\$	0.00	\$	2,816.67	\$	576.33	\$	819.00	\$	0.00	\$	0.00	\$	1,395.33	\$	1,421.33	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	1,400.00	\$	2,821.33	<table border="1"> <thead> <tr> <th colspan="2">SPOUSE</th> </tr> </thead> <tbody> <tr><td>\$</td><td>2,166.67</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>2,166.67</td></tr> <tr><td>\$</td><td>312.00</td></tr> <tr><td>\$</td><td>138.67</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>450.67</td></tr> <tr><td>\$</td><td>1,716.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>0.00</td></tr> <tr><td>\$</td><td>1,716.00</td></tr> </tbody> </table>	SPOUSE		\$	2,166.67	\$	0.00	\$	2,166.67	\$	312.00	\$	138.67	\$	0.00	\$	0.00	\$	450.67	\$	1,716.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	1,716.00
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Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Michael R. Starszak and Maritza Starszak / DebtorCase No. _____
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	2,212.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	150.00
Water and sewer	\$	55.00
Telephone	\$	60.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	30.00
Food	\$	700.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	30.00
Transportation (not including car payments)	\$	220.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	45.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	50.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	100.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other: Auto repair & upkeep	\$	40.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Personal care items and groom	\$	35.00
Other: Newspapers, subscription misc	\$	45.00
Other: School expenses, books, fees	\$	40.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,932.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	\$	4,483.00
B. Total projected monthly expenses	\$	3,882.00
C. Excess Income (A minus B)	\$	601.00
D. Total amount to be paid into plan each: Monthly	\$	600.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Michael R. Starszak and Maritza Starszak**

Case No.
Chapter **13**

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 250,000.00		
B-Personal Property	Yes	3	\$ 23,150.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 258,000.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 20,139.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,537.33
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,932.00
Total Number of Sheets in All Schedules ►		21			
Total Assets ►			\$ 273,150.00		
Total Liabilities ►				\$ 278,139.00	

In re Michael R. Starszak and Maritza Starszak / Debtor Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature /s/ Michael R. Starszak
Michael R. Starszak

Date: _____

Signature /s/ Maritza Starszak
Maritza Starszak

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Michael R. Starszak**
and
Maritza Starszak

Case No.
Chapter **13**

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$2,600.00
Last Year: \$55,000.00
Year before: \$70,000.00

Wages from employment
Same
Same

Year to date: \$2,000.00
Last Year: \$6,000.00
Year before: \$0.00

Wages from employment
Same
Same

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**4. Suits and administrative proceedings, executions, garnishments and attachments.**

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
<i>JP Morgan Chase (HomeComings Financial) vs. Starszak et al 04 C 8156</i>	<i>Foreclousre</i>	<i>U.S. District Court</i>	<i>Prior to judgment</i>
<i>Monogram Credit vs. Maritza Starszak 04 M1 184335</i>	<i>Collection</i>	<i>Cook County Illinois</i>	<i>Prior to judgment</i>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**5. Repossessions, foreclosures and returns.**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR OR SELLER</u>	<u>DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Name: JP Morgan Chase (HomeComing Financial) Address: See Creditor Schedule D</i>	<i>12/04</i>	<i>Description: 1590 Hills Ave Des Plaines IL Value: \$250,000.00</i>

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: Richard S. Bass Address: 2021 Midwest Road Oak Brook, IL 60521</i>	<i>Date of Payment: Payor: Michael R. Starszak</i>	<i>\$450.00</i>

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements.

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ NONE

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

☒ NONE**20. Inventories.**

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ NONE

21. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

☒ NONE

22. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ NONE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ NONE

23. Withdrawals from a partnership or distribution by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ NONE

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date _____ Signature /s/ **Michael R. Starszak**
Michael R. Starszak

Date _____ Signature /s/ **Maritza Starszak**
Maritza Starszak

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Michael R. Starszak**
and
Maritza Starszak

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: **Richard S. Bass**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 2,300.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 450.00
 - c) The unpaid balance due and payable is \$ 1,850.00
3. \$ 194.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: _____ Respectfully submitted,

X /s/ Richard S. Bass
Attorney for Petitioner: **Richard S. Bass**
Law Office of Richard S. Bass
2021 Midwest Road
Oak Brook IL 60521

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Michael R. Starszak*
and
Maritza Starszak

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: *Richard S. Bass*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: _____

/s/ Michael R. Starszak

Debtor

/s/ Maritza Starszak

Joint Debtor

Account Receivable Management
Acct: Household Bank
PO Box 129
Thorofare, NJ 08086-0129

Account Solution Group
Acct: Capital One
PO Box 628
Buffalo, NY 14240-0628

Advanced Radiology Cons
P515 Busse Hwy #150
Park Ridge, IL 60068-3143

Advocate Lutheran General Hosp
Attn Patient Accts
PO Box 73208
Chicago, IL 60673-7208

Advocate Medical Group
Attn Patient Accts
PO Box 92523
Chicago, IL 60675-2523

Advocate Medical Services
Attn Patient Accts
PO Box 92523
Chicago, IL 60675-2523

American General Finance
Attn Bankruptcy Dept
969 Elmhurst Road
Des Plaines, IL 60016

American Medical Collection
Acct: Quest Diagnostic
2269 S. Saw Mill River Rd #3
Elmsford, NY 10523

Bank One NA
Attn Bankruptcy Dept
PO Box 260180
Baton Rouge, LA 70825-0180

Beneficial Financial
Attn Bankruptcy Dept
PO Box 17574
Baltimore, MD 21297-1574

Biehl & Biehl Collection
Acct: Chicago Tribune
PO Box 66415
Chicago, IL 60666-0415

Blatt Hasenmiller Leibsker et
Acct: JC Penney Mongram Bank
125 S. Wacker Dr #400
Chicago, IL 60606-4440

Capital One
PO Box 60000
Seattle, WA 98190-6000

Capital One Auto Finance
Attn Bankruptcy Dept
PO Box 93016
Long Beach, CA 90809-3016

CCB Credit Service
Acct Household Bank
PO Box 272
Springfield, IL 62705-0272

CCB Credit Service
Acct: Household Bank
PO Box 272
Springfield, IL 62705-0272

Certified Services Collection
Acct: North Shore Gastro
PO Box 177
Waukegan, IL 60085

Chicago Dept of Revenue
Attn: Revenue Recovery Unit
PO Box A3542
Chicago, IL 60690-3542

Chicago Tribune
Attn Collection Dept
PO Box 6490
Chicago, IL 60680-6490

Credit Management
Acct: Walgreens
PO Box 1408
Racine, WI 53401

Entertainment Weekly
3000 University Center Dr
Tampa, FL 33612-5408

First Premier Bank
Attn Bankruptcy Dept
PO Box 5147
Sioux Falls , SD 57117-5147

GC Services Collections
Acct: First Premier Bank
6330 Gulfton
Houston, TX 77081

GC Services Collections
Acct: SBC Illinois
6330 Gulfton
Houston, TX 77081

Homecomings Financial
Attn Bankruptcy Dept
2711 N. Haskell Ave #900
Dallas, TX 75204

Homecomings Financial
Attn Bankruptcy Dept
PO Box 890036
Dallas, TX 75389

Household Bank
Attn Bankruptcy Dept
PO Box 17051
Baltimore, MD 21297-1051

Illinois Collection Svc
Acct: Advocate Medical Grp
PO Box 646
Oak Lawn, IL 60454-0646

Illinois Collection Svc
Acct: Advocate Medical Grp
PO Box 646
Oak Lawn, IL 60454-0646

Kropik, Papuga & Shaw
Acct: Morgan Chase-HomeComings
120 S. LaSalle St
Chicago, IL 60603-000

Malcolm Gerald & Associates
Acct: Advocate Medical Grp
332 S. Michigan Ave #514
Chicago, IL 60604

McCormick Nedved & Assoc
Acct: Cross Country Bank
217 N. Jefferson St #500
Chicago, IL 60661

Medical Business Bureau
Acct: Park Ridge Anesthesiolog
PO Box 1219
Park Ridge, IL 60068-7219

Midwest Diagnostic Pathology
75 Remittance Dr #3070
Chicago, IL 60675-3070

NCO Collections
Acct: Cross Country Bank
PO Box 41467
Philadelphia, PA 19101-0000

NCO Collections
Acct: Capital One
32275 32nd Avenue South
Federal Way, WA 98001-9616

Northwest Metro Urology Assoc
7900 N. Milwaukee Ave. #17
Niles, IL 60714-00

OSI Collections
Acct: Midwest Diagnostic Path
PO Box 959
Brookfield, WI 53008

Pellettieri & Associates
Acct: Advocate Lutheran Genl
991 Oak Creek Dr
Lombard, IL 60148

Quest Diagnostic
Attn Collection Dept
PO Box 64500
Baltimore, MD 21264-4500

SBC-Ameritech
Attn: Law Dept #27-A
225 W. Randolph St
Chicago, IL 60606

Suburban Ear Nose & Throat
8780 Golf Rd #200
Niles, IL 60714-5611

Target Corporation
Attn Collection Dept
PO Box 038994
Tuscaloosa, AL 35403-8994

Transworld Systems Collection
Acct: Tru GreenChemilawn
25 Northwest Pt. Blvd #750
Elk Grove Villag, IL 60007

TruGreen Chem Law
Attn: Collection Dept
PO Box 848
Wheeling, IL 60090

Van Ru Credit Corp
Acct: Premier Bankcard
PO Box 46249
Lincolnwood, IL 60646-0249

Victoria Dental LTD
790 Lee St
Des Plaines, IL 60016

W.J.M. Dental
PO Box 3000
Salem, OR 97302